

Form 173 – hrggeneral

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 18–22192–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margarita Ramos  
800 College Drive Lot 133  
Vineland, NJ 08360

Social Security No.:  
xxx–xx–3136

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Andrew B. Altenburg Jr. on

Date: January 17, 2020  
Time: 10:00 AM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

to consider and act upon the following:

**37** – Certification in Opposition to (related document:36 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Isabel C. Balboa. Objection deadline is 11/13/2019. (Attachments: # 1 Certification # 2 Proposed Order # 3 Certificate of Service) filed by Trustee Isabel C. Balboa) filed by Moshe Rothenberg on behalf of Margarita Ramos. (Rothenberg, Moshe)

and transact such other business as may properly come before the meeting.

Dated: November 14, 2019  
JAN: bed

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Margarita Ramos  
Debtor

Case No. 18-22192-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 173

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Margarita Ramos, 800 College Drive Lot 133, Vineland, NJ 08360-7460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Moshe Rothenberg on behalf of Debtor Margarita Ramos moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7